

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10710327
Filing Date	2004-07-01
First Named Inventor	David Bonalle
Art Unit	2131
Examiner Name	Longibt Chai
Attorney Docket Number	70655.2500

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	1	6265977		2001-07-24	Vega, et al.	
	2	6327578		2001-12-04	Linehan	
	3	6338048		2002-01-08	Mori	
	4	6507662		2003-01-14	Brooks	
	5	6732919		2004-05-11	Macklin, et al.	
	6	6873974		2005-03-29	Schutzer	
	7	6940461		2005-09-06	Nantz, et al.	
	8	7049962		2006-05-23	Atherton, et al.	

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	9	7051925		2006-05-30	Schwarz, Jr.	
	10	7059159		2006-06-13	Lanigan, et al.	
	11	7102523		2006-09-05	Shanks, et al.	
	12	7132946		2006-11-07	Waldner, et al.	
	13	7171662		2007-01-30	Misara, et al.	

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	1	20010040507		2001-11-15	Eckstein, et al.	
	2	20020036237		2002-03-28	Atherton, et al.	
	3	20020139839		2002-10-03	Catan	
	4	20020147002		2002-10-10	Trop, et al.	

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	5	20020158747		2002-10-31	McGregor, et al.	
	6	20020175805		2002-11-28	Armstrong, et al.	
	7	20020186838		2002-12-12	Brandys	
	8	20030006901		2003-01-09	Kim, et al.	
	9	20030097344		2003-05-22	Chaum, et al.	
	10	20040031856		2004-02-19	Atsmon, et al.	
	11	20040149820		2004-08-05	Zulli	
	12	20040258282		2004-12-23	Bjorn, et al.	
	13	20050040221		2005-02-24	Schwarz, Jr.	
	14	20050123137		2005-06-09	McCallum	
	15	20050216424		2005-09-29	Gandre, et al.	

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	16	20060033609		2006-02-16	Bridgelall	
	17	20060066444		2006-03-30	Steeves	
	18	20060071756		2006-04-06	Steeves	
	19	20060202835		2006-09-14	Thibault	
	20	20060229988		2006-10-12	Oshima, et al.	
	21	20070008131		2007-01-11	Doan, et al.	
	22	20070046468		2007-03-01	Davis	
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	24	20070075841		2007-04-05	Matlsev, et al.	

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	1	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
	2	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
	3	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>
	4	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
	5	0917120	EP		1999-05-19	Citicorp Development Center		<input type="checkbox"/>
	6	0927945	EP		1999-07-07	Amazon.com, Inc.		<input type="checkbox"/>
	7	1017030	EP		2000-07-05	IBM		<input type="checkbox"/>

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NON-PATENT LITERATURE DOCUMENTS

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	1	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
	2	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>

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	3	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
	4	"ISO Standards," available from http://www.iso.ch/projects/loading.html	<input type="checkbox"/>
	5	TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69	<input type="checkbox"/>
	6	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>
	7	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
	8	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
	9	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
	10	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
	11	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	<input type="checkbox"/>
	12	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
	13	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>

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	14	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
	15	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
	16	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>
	17	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
	18	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
	19	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

See attached certification statement.
 Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
 None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Howard I Sobelman/	Date (YYYY-MM-DD)	2007-08-28
Name/Print	Howard I Sobelman	Registration Number	39038

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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